

UNITED STATES BANKRUPTCY COURT Eastern District of Texas

**Notice of
Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on 1/22/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Rebecca Speights Tennery
3845 Standpipe Road W.
Marshall, TX 75670

Case Number: 13-20007	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos: xxx-xx-8080
Attorney for Debtor(s) (name and address): Jean H. Taylor 301 N. Alamo P.O. Box 1366 Marshall, TX 75671 Telephone number: (903) 938-9788	Bankruptcy Trustee (name and address): John Talton. Plaza Tower 110 N. College Ave, 12 Floor Tyler, TX 75702 Telephone number: 903-593-7777

Meeting of Creditors

Date: **March 7, 2013**

Time: **03:00 PM**

Location: **Plaza Tower, 110 N. College Ave 12th Floor, Tyler, Tx 75702**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **6/5/13**

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002 (c)(1)): **7/22/13**

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 5/6/13**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan

The debtor has filed a plan. The plan or a summary of the plan will be sent separately. The hearing on confirmation will be held:

Date: **4/17/13**, Time: **09:30 AM**, Location: **Plaza Tower, 110 N. College Avenue, Ninth Floor, Tyler, TX 75702**

Objections to confirmation must be filed in writing with the Court no later than (14) days prior to the scheduled hearing to consider confirmation of the plan.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

SEND CORRESPONDENCE TO: JOHN TALTON, TRUSTEE AT: PLAZA TOWER 110 N. COLLEGE AVE., 12TH FLOOR, TYLER, TX 75702

SEND PAYMENTS TO: JOHN TALTON, TRUSTEE AT: P.O. BOX 734, TYLER, TX 75710

Address of the Bankruptcy Clerk's Office:

Plaza Tower
110 N. College Avenue
Ninth Floor
Tyler, TX 75702
Telephone number: 903-590-3200

For the Court:

Clerk of the Bankruptcy Court:
Jeanne Henderson

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: **1/28/13**

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts Web site: (http://www.txeb.uscourts.gov/bkforms.html) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	
NOTICE: Pursuant to L.R.B.P. 6007 the Trustee may announce at this meeting his intention to abandon specific property of the estate having a total value of not more than \$1500.	

In re:
Rebecca Speights Tennery
Debtor

Case No. 13-20007-bp
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0540-2

User: duked
Form ID: B9i

Page 1 of 3
Total Noticed: 32

Date Rcvd: Jan 28, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2013.

db +Rebecca Speights Tennery, 3845 Standpipe Road W., Marshall, TX 75670-2591
tr +John Talton., Plaza Tower, 110 N. College Ave, 12 Floor, Tyler, TX 75702-7226
6462894 +Attorney General of Texas, Tax Division Bankruptcy, Box 12548, Capital Station, Austin, Texas 78711-2548
6462895 +Cabellas, P.O. Box 82519, Lincoln, NE 68501-2502
6462896 +Cap1/bstby, Po Box 5253, Carol Stream, IL 60197-5253
6462897 +Cap1/hlzbgb, Po Box 5253, Carol Stream, IL 60197-5253
6462902 +Direct TV, P.O. Box 6550, Greenwood Village, CO 80155-6550
6462903 +Frank Tennery, Jr., 306 Shirley Drive, Alvarado, TX 76009-2618
6462905 +Harley Davidson Financial, Attention: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
6462906 +Harrison CAD, P.O. Box 818, Marshall, TX 75671-0818
6462907 +Harrison County Tax Collector, Tax Assessor Collector, 200 W. Houston - Room 108, Marshall, TX 75670-4002
6462908 Home Depot, P.O. Box 103047, Roswell, GA 31902
6462911 +Karin Bayne, 3845 Standpipe Road West, Marshall, Texas 75670-2591
6462912 +Kimberly Roberts Spears, 15615 Wood Lane, Tyler, Texas 75707-6943
6462913 Lamont, Hanley & Associates, Inc, PO Box 179, Manchester, NH 03105-0179
6462914 +Santander Consumer Usa, 8585 N Stemmons Fwy Ste 1100-n, Dallas, TX 75247-3822
6462916 +Silver Leaf Resort, P.O. Box 731361, Dallas, Texas 75373-1361
6462917 +State Comptroller's Office, P.O. Box 13528, Austin, Texas 78711-3528
6462919 United States Attorney, Eastern District of Texas, 110 N. College, Ste 700, Tyler, Texas 75702-0204
6462920 +Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517
6462921 +Wfb-ne (Worlds Foremost Bank), PO Box 82609, Lincoln, NE 68501-2609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: main@taylorbankruptcy.com Jan 29 2013 01:54:45 Jean H. Taylor, 301 N. Alamo, P.O. Box 1366, Marshall, TX 75671
ust +E-mail/Text: ustpregion06.ty.ecf@usdoj.gov Jan 29 2013 04:32:44 US Trustee, Office of the U.S. Trustee, 110 N. College Ave., Suite 300, Tyler, TX 75702-7231
6462893 +EDI: CINGMIDLAND.COM Jan 29 2013 01:54:00 AT & T Wireless, 4544 S. Lamar Ste 600, Austin, TX 78745-1576
6462898 +EDI: CHASE.COM Jan 29 2013 01:53:00 Chase, Po Box 901039, Fort Worth, TX 76101-2039
6462899 +EDI: CHASE.COM Jan 29 2013 01:53:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
6462900 +EDI: CITICORP.COM Jan 29 2013 01:53:00 Citibank Usa, Citicorp Credit Services, PO Box 20363, Kansas City, MO 64195-0363
6462901 +EDI: CCS.COM Jan 29 2013 01:54:00 Credit Collection Services, Two Wells Avenue, Newton, MA 02459-3246
6462902 +EDI: DIRECTV.COM Jan 29 2013 01:53:00 Direct TV, P.O. Box 6550, Greenwood Village, CO 80155-6550
6462904 +EDI: RMSC.COM Jan 29 2013 01:53:00 Gemb/care Credit, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
6462909 EDI: IRS.COM Jan 29 2013 01:53:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
6462914 +EDI: DRIV.COM Jan 29 2013 01:53:00 Santander Consumer Usa, 8585 N Stemmons Fwy Ste 1100-n, Dallas, TX 75247-3822
6462915 +EDI: SEARS.COM Jan 29 2013 01:53:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
6462918 +E-mail/Text: redpacer@twc.state.tx.us Jan 29 2013 02:38:40 Texas Workforce Commission, 101 E. 15th Street, Austin, TX 78778-0001

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

6462910* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
6465028* +Santander Consumer USA, 8585 N. Stemmons Fwy Ste 1100 N, Dallas, TX 75247-3822
TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0540-2

User: duked
Form ID: B9i

Page 2 of 3
Total Noticed: 32

Date Rcvd: Jan 28, 2013

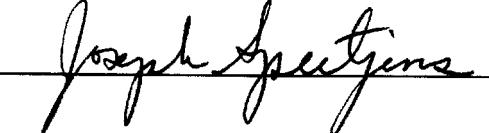
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 30, 2013

Signature: _____



District/off: 0540-2

User: duked
Form ID: B9i

Page 3 of 3
Total Noticed: 32

Date Rcvd: Jan 28, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2013 at the address(es) listed below:

Jean H. Taylor on behalf of Debtor Rebecca Tennery main@taylorbankruptcy.com,
jtaylor@taylorbankruptcy.com
John Talton. docs@ch13tyler.com
US Trustee USTPRegion06.TY. ECF@USDOJ.GOV

TOTAL: 3